DO NOT ENTER: /B.D./

I hereby certify that this correspondence is being electronically transmitted on the date noted below to:

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450 January 24, 2011

Date of Deposit Rickard K. DeMille (Reg. No. 58,471)

Name of applicant, assignee or

Registered Representative

/Rickard K. DeMille/ Signature

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Pascal J. Gauthereon et al.

Appln. No.: 10/562,185

Filed: February 1, 2007

For: SYSTEM AND METHOD OF

INVESTING FUNDS

Art Unit:

Examiner: Donlon, Ryan D.

3695

Confirmation No.: 3864

Attorney Docket No: 10022-802 RESPONSE TO OFFICE ACTION

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir-

In response to the Office Action dated November 22, 2010, please amend the aboveidentified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.